

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	: 10/631,970	Confirmation No.:	3665
Filed	: August 1, 2003		
Applicant	: David Lee Hamilton et al.		
Title	: Payment Processing with Selection of a Risk Reduction Technique		
TC/AU	: 3694		
Examiner	: John A. Anderson		
Docket No.	: 23952-0108		
Customer No.	: 72386		

**AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION**

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Mail Stop Amendment  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the non-final Office Action dated December 31, 2007, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed. A petition for a three-month extension of time is submitted contemporaneously with this response.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 14 of this paper.